

Application Ser. No. 08/825,576
Art Unit 2877
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DRAFT

Proposed Claim Amendment

Please cancel claims 1-20, without prejudice or disclaimer.

Please add the following claims:

21. (Newly added) A remote access device for accessing a financial transaction machine comprising:
- a single user-depressable button;
 - a memory configured to store user identification data, including track 1 and track 2 data;
 - a low-power transmitter; and
 - a controller configured to control the transmitter to transmit the track one and track two data in direct response to a manual depression of the user-depressable transmit button, without any verification of user identification data.

22. (Newly added) The remote access device as defined in claim 21, wherein the controller is further configured to control the transmitter to transmit a plurality of synchronization bits, before transmitting the track one and track two data, and further to control the transmitter to transmit a function byte that identifies a transmitted function.

23. (Newly added) The remote access device as defined by claim 22, wherein the function byte defines a function selected from the group consisting of: automatic financial transaction machine access, a test code, an automobile lock, and a distress call.

24. (Newly added) The remote access device as defined by claim 21, wherein the remote access device is configured for attachment to a key ring.

25. (Newly added) A system for providing cardless access to a financial transaction machine comprising:

a remote access device having a single user-depressable button, a memory configured to store user identification data, including track 1 and track 2 data, a low-power transmitter, and a controller configured to control the transmitter to transmit the track one and track two data in direct response to a manual depression of the user-depressable transmit button, without any verification of user identification data; and

an automated financial transaction machine having a magnetic card reader and receiving means for receiving data transmitted from the remote access device via electromagnetic waves, the receiving means being operatively and electrically connected to the magnetic card reader.